

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Ebin M Russell  
Glynis Denise Russell

Case No.:1-19-02386 HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Freedom
Court Claim Number:	23
Last Four of Loan Number:	5346
Property Address if applicable:	1605 Galen Rd

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$9,629.89
b.	Prepetition arrearages paid by the trustee:	\$9,629.89
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$9,629.89

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: June 25, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Ebin M Russell  
Glynis Denise Russell

Case No.:1-19-02386 HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on June 25, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Paul Murphy-Ahles Esquire  
Dethlefs, Pykosh & Murphy  
2132 Market St.  
Camp Hill PA 17011

**Served by First Class Mail**

Freedom Mortgage Corporation  
PO Box 50485  
Indianapolis IN 46250-0485

Ebin M Russell  
Glynis Denise Russell  
1605 Galen Rd  
Harrisburg PA 17110

I certify under penalty of perjury that the foregoing is true and correct.

Date: June 25, 2024

/s/ Liz Joyce  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

## Disbursements for Claim

**Case: 19-02386      EBIN M. RUSSELL**

**FREEDOM MORTGAGE CORPORATION**  
 10500 KINCAID DRIVE  
 CASH PROCESSING  
 FISHERS, IN 46037-

Sequence: 24  
 Modify:  
 Filed Date: 7/30/2019 12:00:00AM  
 Hold Code:

Acct No: 5346/PRE ARREARS/1605 GAI

Amt Sched:	\$263,671.00	Debt:	\$9,629.89	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$9,629.89	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>FREEDOM MORTGAGE CORPORATION</b>							
520-0	FREEDOM MORTGAGE CORPORATIC		09/13/2022	2016769	\$55.01	\$0.00	\$55.01	09/30/2022
520-0	FREEDOM MORTGAGE CORPORATIC		08/17/2022	2015719	\$311.53	\$0.00	\$311.53	09/08/2022
520-0	FREEDOM MORTGAGE CORPORATIC		07/13/2022	2014672	\$300.74	\$0.00	\$300.74	08/10/2022
520-0	FREEDOM MORTGAGE CORPORATIC		06/14/2022	2013705	\$274.25	\$0.00	\$274.25	07/14/2022
520-0	FREEDOM MORTGAGE CORPORATIC		05/17/2022	2012656	\$434.91	\$0.00	\$434.91	05/26/2022
520-0	FREEDOM MORTGAGE CORPORATIC		04/12/2022	2011593	\$289.94	\$0.00	\$289.94	04/28/2022
520-0	FREEDOM MORTGAGE CORPORATIC		03/16/2022	2010578	\$246.50	\$0.00	\$246.50	04/06/2022
520-0	FREEDOM MORTGAGE CORPORATIC		02/16/2022	2009599	\$262.36	\$0.00	\$262.36	03/15/2022
520-0	FREEDOM MORTGAGE CORPORATIC		01/19/2022	2008605	\$144.96	\$0.00	\$144.96	02/09/2022
520-0	FREEDOM MORTGAGE CORPORATIC		12/15/2021	2007594	\$407.32	\$0.00	\$407.32	12/28/2021
520-0	FREEDOM MORTGAGE CORPORATIC		11/16/2021	2006567	\$285.83	\$0.00	\$285.83	11/24/2021
520-0	FREEDOM MORTGAGE CORPORATIC		10/14/2021	2005525	\$256.54	\$0.00	\$256.54	10/29/2021
520-0	FREEDOM MORTGAGE CORPORATIC		09/14/2021	2004504	\$282.20	\$0.00	\$282.20	09/22/2021
520-0	FREEDOM MORTGAGE CORPORATIC		08/18/2021	2003464	\$120.86	\$0.00	\$120.86	08/27/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FREEDOM MORTGAGE CORPORATIC		07/14/2021	2002425	\$149.25	\$0.00	\$149.25	08/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC		06/16/2021	2001448	\$258.02	\$0.00	\$258.02	06/30/2021
520-0	FREEDOM MORTGAGE CORPORATIC		05/18/2021	2000433	\$443.01	\$0.00	\$443.01	05/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		04/15/2021	1229060	\$288.99	\$0.00	\$288.99	04/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		03/17/2021	1228037	\$288.98	\$0.00	\$288.98	03/30/2021
520-0	FREEDOM MORTGAGE CORPORATIC		02/17/2021	1227029	\$261.49	\$0.00	\$261.49	02/24/2021
520-0	FREEDOM MORTGAGE CORPORATIC		01/19/2021	1226005	\$409.49	\$0.00	\$409.49	02/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC		12/10/2020	1224218	\$292.50	\$0.00	\$292.50	12/29/2020
520-0	FREEDOM MORTGAGE CORPORATIC		11/03/2020	1223325	\$292.49	\$0.00	\$292.49	11/13/2020
520-0	FREEDOM MORTGAGE CORPORATIC		10/15/2020	1222468	\$290.89	\$0.00	\$290.89	10/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC		09/17/2020	1221427	\$292.17	\$0.00	\$292.17	09/25/2020
520-0	FREEDOM MORTGAGE CORPORATIC		08/12/2020	1220384	\$442.59	\$0.00	\$442.59	08/27/2020
520-0	FREEDOM MORTGAGE CORPORATIC		07/07/2020	1219327	\$442.60	\$0.00	\$442.60	07/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC		06/02/2020	1218319	\$701.11	\$0.00	\$701.11	06/15/2020
520-0	FREEDOM MORTGAGE CORPORATIC		03/12/2020	1214948	\$299.88	\$0.00	\$299.88	03/26/2020
520-0	FREEDOM MORTGAGE CORPORATIC		02/13/2020	1213644	\$803.48	\$0.00	\$803.48	02/21/2020
Sub-totals:					\$9,629.89	\$0.00	\$9,629.89	
Grand Total:					\$9,629.89	\$0.00		